

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Western District of Wisconsin

Case No. 3-04-14339-rdm

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Michael W. Cunningham
15 E. Russell St.
Janesville, WI 53545

Denise K. Cunningham
15 E. Russell St.
Janesville, WI 53545

Social Security No.:

xxx-xx-1980

xxx-xx-1517

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).
This order does not affect any pending adversary proceeding to determine dischargeability.

BY THE COURT

Dated: 10/19/04

Marcia M Anderson
United States Bankruptcy Clerk

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0758-3
Case: 04-14339

User: jolene
Form ID: DIS

Page 1 of 1
Total Served: 43

Date Rcvd: Oct 19, 2004

The following entities were served by first class mail on Oct 21, 2004.

db +Michael W. Cunningham, 15 E. Russell St., Janesville, WI 53545-9571
jdb +Denise K. Cunningham, 15 E. Russell St., Janesville, WI 53545-9571
aty +Michael J. Rynes, 111 S. Hamilton St. #19, Madison, WI 53703-3240
tr William J. Rameker, 2 East Mifflin Street, P.O. Box 2038, Madison, WI 53701-2038
1903880 +ACM, 9225 Southwest 158 Lane, Miami, FL 33157-1825
1903884 +ARM, 155 Midlantie Parkway, Thorofare, NJ 08086
1903881 +Advance America, 2900 Deerfield Dr. 1H, Janesville, WI 53546-3453
1903882 America Online, P. O. Box 61045, Tampa, FL 33661-1045
1903883 Americollect, P. O. Box 1566, Manitowoc, WI 54221-1566
1903885 +Associated Collectors, P. O. Box 1039, Janesville, WI 53547-1039
1903886 +Bay Area Credit Services, 50 Airport Parkway #100, San Jose, CA 95110-3722
1903887 +Bennett & De Loney, P. O. Box 190, Midvale, UT 84047-0190
1903889 +CCB Credit Services, P. O. Box 272, Springfield, IL 62705-0272
1903890 Collection Co. Of America, P. O. Box 329, Norwell, MA 02061-0329
1903891 +Cooperative Plus, P. O. Box 220, Burlington, WI 53105-0220
1903892 Credit Bureau Centre, P. O. Box 273, Monroe, WI 53566-0273
1903893 Credit Bureau Data, Debt Collection, P. O. Box 2288, La Crosse, WI 54602-2288
1903894 +Credit Collection Services, 2 Wells Ave., Newton, MA 02459-3246
1903895 First Premier Bank, P. O. Box 5147, Sioux Falls, SD 57117-5147
1903896 +GBC Employees Credit Union, 3401 E. Washington Ave., Madison, WI 53704-4113
1903897 Household Credit Services, P. O. Box 5222, Carol Stream, IL 60197-5222
1903898 IRS-Insolvency, 310 W. WI Ave. ME 128, Milwaukee, WI 53201-2221
1903899 Kwik Trip, P. O. Box 1597, La Crosse, WI 54602-1597
1903901 LTD Commodities, P. O. Box 702, Bannockburn, IL 60015-0702
1903900 +Legacy Visa, P. O. Box 5120, Sioux Falls, SD 57117-5120
1903903 MHS Physician Services, P. O. Box 5081, Janesville, WI 53547-5081
1903905 +MRS Associates, 3 Executive Campus #400, Cherry Hill, NJ 08002-4114
1903902 Mercy Health System, Mercy Hospital, P. O. Box 5003, Janesville, WI 53547-5003
1903904 +Milton Family Dentistry, P. O. Box 96, Milton, WI 53563-0096
1903906 OSI Collection Services, P. O. Box 550720, Jacksonville, FL 32255-0720
1903907 +Phyllis Cunningham, 3102 Village Court #5, Janesville, WI 53546-1579
1903908 +Quickflash, P. O., Box 88249, Milwaukee, WI 53288-0001
1903909 Rausch, Sturm, Israel, & Hornik, 2448 S. 102nd St. #210, Milwaukee, WI 53227-2147
1903910 +River Collection & Recovery Service, P. O. Box 992, Elk River, MN 55330-0992
1903911 +Rock Co. Employees Credit Union, 51 S. Main St., Janesville, WI 53545-3951
1903912 Roundy's Check Collections, MS 1216, P. O. Box 1602, Milwaukee, WI 53201-1602
1903913 +Sipsma, Hahn & Brophy LLC, P. O. Box 14417, Madison, WI 53708-0417
1903914 State Collection, P. O. Box 6250, Madison, WI 53716-0250
1903915 UCS, P. O. Box 740, Elkhorn, WI 53121-0740
1903916 US Bank, P. O. Box 640341, Cincinnati, OH 45264-0341
1903918 +WI Dept. Of Revenue, P. O. Box 8902, Madison, WI 53708-8902
1903917 Wexler & Wexler, 500 W. Madison St. #2910, Chicago, IL 60661-2587

The following entities were served by electronic transmission on Oct 19, 2004 and receipt of the transmission was confirmed on:

1903888 EDI: CAPITALONE.COM Oct 19 2004 19:45:00 Capital One, Bankruptcy Dept., P. O. Box 85167, Richmond, VA 23285-5167
1903897 EDI: HFC.COM Oct 19 2004 19:45:00 Household Credit Services, P. O. Box 5222, Carol Stream, IL 60197-5222

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2004

Signature:

